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MAIRIN HALEY

Partner Spotlight
NORCAL HOMES

Star On The Rise
SARAH PADILLA

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64 Chaz Halbert
COVER STORY

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An advertisement for the Lucia Lending Team. It features a large, stylized, halftone image of a person wearing a cap and sunglasses, holding a steering wheel. The background is a mix of teal and dark green. Text includes: "— LUCIA LENDING TEAM", "LET'S RIDE TOGETHER", "NICHOLAS M. LUCIA", "Certified Mortgage Planner", "NMLS# 489401", a circular logo with "LUCIA LENDING TEAM" and "WHO YOU WORK WITH MATTERS", the address "3400 Douglas Blvd., Suite 260, Roseville, CA 95661", the phone number "916-730-6339", the email "nick@lucialendingteam.com", and the website "www.lucialendingteam.com". At the bottom left is the Equal Housing Lender logo.

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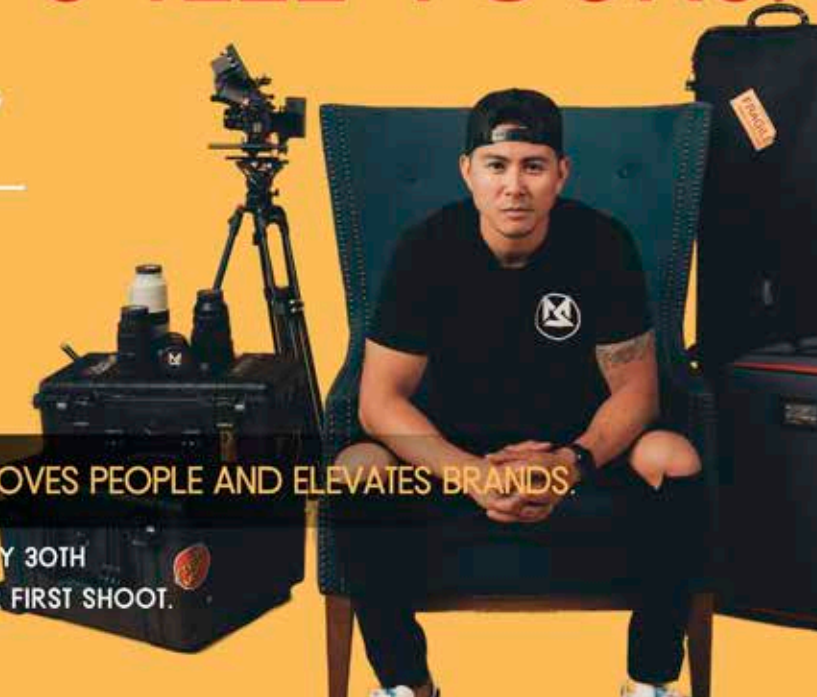
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As we step into 2026, I am grateful for the opportunity to reflect on my year as President of the Placer County Association of REALTORS® (PCAR) and the many ways our organization continued to develop and elevate our industry as the leading subject-matter expert for real estate in our region. With the implementation of the Mandatory Buyer Agreement in January 2025, as well as a market that worked throughout the year to find balance after the rapid growth that followed the pandemic, this past year became one in which REALTORS® were tasked with continuing to demonstrate their unparalleled value in the home-buying and selling process.

Throughout 2025, our members and community never had to look far for support. PCAR prioritized offering robust programming, targeted education, and impactful networking opportunities to ensure those operating in our region remained well-equipped to thrive amid shifting market dynamics. While many factors ultimately influenced how 2025 came

to a close, we saw a stabilization of key trends throughout the year, with experts projecting:

- Home prices rising modestly, in the range of 3–4%.
- Inventory levels continuing to improve, providing buyers with more options.
- Mortgage rates trending downward as inflation stabilized and rate cuts were anticipated.
- Consistent market activity through year-end, with no major seasonal slowdown in Q4.

Beyond providing valuable education and market guidance to our 4,000+ members, PCAR remained focused on achieving a major community-impact milestone in 2025. Since its inception in 2011, the PCAR Charitable Foundation has supported Placer County nonprofits that provide food, clothing, shelter, and mental health services, as well as scholarships for Placer County high school seniors. Thanks to the generosity of our members and the success of our annual events, the Foundation celebrated surpassing **\$1,000,000 in**

contributions throughout Placer County in 2025. This achievement reflects not only our commitment to strengthening our real estate community, but also our dedication to serving those most in need across the region.

As I conclude my tenure, I leave you with the confidence that, through dedicated teamwork and ongoing professional development, we have built a region where REALTORS® and affiliate members are fully equipped to help clients achieve their homeownership dreams. I am incredibly optimistic about the continued growth and strength of our industry in 2026. We have navigated significant change and witnessed remarkable progress over the past several years, and I am certain that—through continued focus on both professional and personal growth—we will keep raising the bar for our industry, our peers, and the clients we serve.

Wishing you a wonderful 2026!
Karen Asay
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MAIRIN HALEY

WRITTEN BY NICK INGRISANI
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“I do a formal presentation for every client—even people that I know, because I don’t believe I’m entitled to anyone’s business. That’s my way of showing them respect. That they deserve high-quality service. I never assume someone has to work with me. I try to earn that business every time.”

Mairin grew up as one of six children in a strict home. Her family didn’t have much money growing up, which meant that she had to work hard for everything she’s earned in life.

“I never had clothes or anything of my own until I got my first job at 16. I’ve worked hard all of my life to get to where I am today, and I’m now raising two little kids with my husband, whom I hope to teach that anything is possible in life with hard work.”

She worked in banking for seven years to get through college, attending American River College and then UC Davis, where she studied international relations. Originally intent on a career in journalism, she pursued a journalism internship in Israel, where she further honed her curiosity, communication skills, and commitment to truth-telling. Then, after graduation, she faced the most pivotal time of her life, which led to her transition into real estate.

“My dad died right after I graduated, and it put everything into perspective. I needed to

be close to my family and use the skills I had cultivated over the years.”

Mairin got her license in San Francisco in 2014 and had a challenging first year full of long hours, open houses every weekend, and a lot of hard work that didn’t pay off. But her quiet determination to succeed was unrelenting.

By her second year, Mairin’s persistence began to pay off. After months of showing up consistently and posting about her open houses, people in her network started reaching out. What followed was a breakout year, with eight homes sold,

each around a million dollars. By her third year, she was closing roughly \$15 million in volume, and she’s sustained that success ever since.

That steady growth came from more than hustle—it came from heart. Mairin approaches real estate as both a business and a calling. Buying her first home had been a transformative experience. After scraping together enough to purchase a small property, she watched its value rise and realized what an extraordinary wealth-building opportunity real estate could be. For the first time, she felt financial stability and empowerment.





That experience lit a fire in her. Mairin became a Realtor not only to build her own business, but to help others—especially women and first-time buyers—achieve the same sense of possibility. Over the years, she has guided countless clients toward homeownership, encouraging them to see real estate as a path to independence and self-confidence.

“For the first time in my life, I had wealth, and I saw how life-changing it was for me. I became a real estate agent to give back and help people have this life-changing experience, too. I’ve encouraged countless women—single women—people who are excited to establish their own life. I’ve been able to help people get

empowered and have the life they always wanted.”

While her professional success is impressive, what truly sets Mairin apart is the empathy she brings to every relationship. She understands that real estate is rarely just about property—it’s about people navigating some of life’s biggest transitions. Many of her clients are facing moments of profound change, such as the loss of a loved one or the end of a marriage. Having experienced loss herself, she knows the emotional weight that can come with selling a home under those circumstances.

“Being a support for people in more ways than just selling a property is really important when people are going through the loss of a loved one or a marriage. These sales have a huge emotional component to them. I’ve been through loss when I lost my dad, so I can understand the grief they’re going through. I also work with a lot of people going through divorce, and it’s very important to me that all sides feel seen. Things usually turn out pretty positive.”

Mairin’s compassion shows up in her process. She’s intentional about slowing things down, offering guidance, and helping each client feel seen and supported. For her, success means not just a smooth closing but a positive experience that leaves everyone involved feeling cared for.

Looking into the future, Mairin doesn’t have dreams of a large team. She’s perfectly content to continue running her business on her own terms, with personalized high-quality service. However, at this stage in her career, she feels drawn toward mentorship.



“I’d like to mentor a young woman who’s interested in real estate. If we work well together, I’d definitely incorporate her into my business.”

She’s also drawn toward being a voice for positive change in her local community. She’s proud of what she’s built—success achieved not through shortcuts, but through consistency, integrity, and care.

“Real estate has been a life-changing career and the path I was meant to be on. I believe everything happens because it is supposed to. People are around you for a reason, events and opportunities happen for a reason.”

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Josh + Christy HASTINGS

Turning Houses into Homes

BY CHRIS MENEZES
PHOTOS BY
SARAH NELSON
PHOTOGRAPHY

For REALTORS® across Sacramento, Placer, and El Dorado Counties, Josh and Christy Hastings have become the first call when a deal gets tricky—whether it’s a distressed listing, a fixer in need of vision, or a seller searching for an as-is offer they can trust. As the husband-and-wife team behind NorCal Homes & Development, they’ve built a reputation for turning challenges into opportunities and old houses into happy homes.

But behind the success story is one of grit, faith, and second chances.

“We lost everything in 2008 when the real estate market crashed,” Christy says. “We picked up the pieces, moved into a tiny rental, and started over from scratch. That experience changed how we see people. We understand what sellers go through when they’re in a tough place.”

That empathy became the foundation for everything they would later build. Around that time, Christy met a client named Michael who was flipping homes and needed help with design. She poured her creativity into each project, and in return, earned the listings once they

were complete. A few years later, Michael invited Josh and Christy to a real estate investing conference.

“We were so broke we couldn’t even afford a sandwich at lunch,” Josh recalls. “But we went anyway.”

The leap of faith paid off. Michael and his wife, Anne, offered to cover the startup cost for their first ventures, letting the Hastings pay them back through their early flips. “That generosity meant the world to us,” Christy says. “It allowed us to begin something of our own.”



When their partners later shifted toward commercial real estate, Josh and Christy stayed true to their love of homes and community. In 2015, they founded NorCal Homes, combining Christy's real estate experience with Josh's property management background and entrepreneurial drive.

A decade later, they've earned a reputation as a small, family-run business known for quality, compassion, and integrity. "We care about the agents and sellers we work with,"

Christy says. "We're flexible, we work within the seller's needs and timelines, and we always put quality first. When you call us, you talk to us."

For the Hastings, every project is personal. Their two sons—Blake, 17, and Colt, 13—remain the heartbeat of everything they do. "They're the joys of our life and our biggest 'why,'" Josh says. "We want to leave a legacy for them and show what hard work looks like, even on the hard days."



“
**When you call us,
you talk
TO US.**
”

Family nights, date nights, football games, and soccer tournaments keep them grounded, reminding them that success is as much about presence as it is about progress. "Being healthy, being present, and being in love with the life we're building—even in the hard moments—that's success," Christy says.

Through every up and down, one quote continues to guide them: "The only difference between ordinary and extraordinary are the little things."

And in every project, every relationship, and every act of care, Josh and Christy Hastings prove just that—showing that when you lead with compassion, integrity, and consistency, you don't just flip houses. You turn houses into homes.

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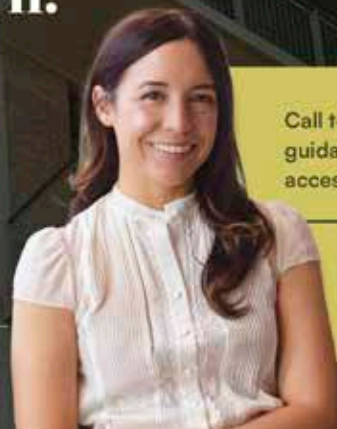
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With a career built on grit, heart, and an unwavering commitment to her clients, Sarah Padilla of RE/MAX Gold has quickly become one of Sacramento's standout real estate professionals. In just six years, she's closed over \$70 million in career volume, earned RE/MAX Platinum Club honors, and cultivated a reputation for meticulous service and deeply personal client relationships. Backed by industry roots, fueled by an entrepreneurial spirit, and driven by genuine connection, Sarah continues to rise—proving that age is no barrier when passion, purpose, and work ethic align. Here, she shares her journey, her challenges, and the values that define her growing success.

How many years have you been a real estate agent?
6

What did you do before you became a REALTOR®?
After graduating from college and before becoming a realtor, I worked as an assistant to my sister, who is a personal injury attorney. Being in that professional environment sparked my interest in business and networking, but I always knew I wanted to be my own boss. That entrepreneurial mindset eventually led me to real estate.

What is your career volume as a REALTOR®?
\$70M

What was your total volume last year?
\$14.67M

What awards have you achieved as a REALTOR®?
RE/MAX Platinum Club

What are you most passionate about right now in your business?
I'm most passionate right now about the connections I build and how they transform. A majority of my clients start as strangers, but by the end, they feel like family. That transformation from a simple inquiry to a real relationship never loses its sparkle for me. There's something so exciting about watching strangers blossom into clients and clients into my close friends.

What has been the most rewarding aspect of your business?
The most rewarding aspect of my business is feeling a sense of purpose and knowing I make a difference. Being trusted to lead people through some of the biggest moments in their lives and knowing I've done it well gives me such a sense of fulfillment. Real estate has become a huge part of my identity, and that makes the work even more enriching.

What has been your biggest challenge as a REALTOR®? In entering the industry?
My biggest challenge starting out was my age. I began my real estate career at 23, and with a young face and voice, I was often underestimated by clients and even other agents. Luckily, I grew up in the industry with my mom as a Realtor and my dad as a lender, so I had the knowledge and support to prove my value early on. Now at 29, I still get judged for my age, but it just

makes me smile because I've built a strong reputation through years of hard work and results.

How does real estate fit into your dreams and goals?
Real estate aligns with my dreams and goals because it offers unlimited potential. I love that I can grow at my own pace, helping as many clients as I want while still protecting my time and balance. I'm working hard now so that, in a few years, I can start a family and enjoy the life I've worked to build. Real estate is the vehicle that will allow me to support them and create the future I've always envisioned.

What is your favorite part of being a REALTOR®?
My favorite part of being a Realtor is the diversity of the



job. I get to meet people from all different cultures, careers, and walks of life, and I learn something new from each of them. Every client and transaction teaches me more about people, places, and perspectives, and that keeps the work exciting and meaningful.

How do you define success?

I think of success as people achieving noteworthy goals by putting in the work, staying focused, and accomplishing something they can genuinely be proud of.

Did you see yourself becoming this successful when you first began your career?

When I first began my career, I was always the youngest person in the room. I was nervous and honestly didn't think I'd sell a single home. I was lucky to have an incredible mentor who believed in me and pushed me every day to keep going. I ended up selling 21 homes in my first year, which gave me so much confidence and proved I was capable of more than I ever imagined.

To what would you attribute your rapid success in the industry?

I'd say a big part of my success comes from surrounding myself with the right people. I've been lucky to have tremendous support from my mentor, Jimmy Castro, my parents, and close colleagues in the industry. Peter Klavins and Julia Beals with ROG have also been especially influential. We're constantly learning from one another and following a similar path that keeps us all growing.

What sets you apart?

What sets me apart is that I'm just wired to dig in. I'll read every line of a solar agreement, triple-check loan figures, and ask the inspector twenty extra questions, not because I have to but because I can't help myself. Whether it's a buyer or a seller, I'm in every detail, making sure everything checks out so my clients can move forward with the highest confidence. The more hyper involved I get in the details, the more knowledge I gain in every area, and that's made me even more valuable to my clients.

What are your future goals and your plan for obtaining them?

My goal is to move in the next couple of years so I can be more central to both my business and personal life. I'd love to get married and start a family soon, and I'm working hard now while also being mindful of balance. My plan for obtaining those goals is simple: I'll move closer to where I work and spend most of my time so I can have more time in my day, less driving, and a better quality of life overall. I'm one of the pickiest buyers out there, so I'll probably have another good year or two of real estate before I make my move.

What advice or recommendations would you give to agents just starting out?

Join a team! The foundation you build early on in real estate will often set the tone for your



entire career. I've experienced this personally and seen it with colleagues. Having the right support, camaraderie, and guidance in those first few years is like having training wheels for success. It gives you the confidence and structure to eventually ride on your own.

Tell us about your family.

I have an identical twin sister, an older sister, a younger sister, and my parents, who are both in the real estate industry. I'm naturally competitive, 100% from being a twin. My twin didn't enjoy real estate or lending, but she's actually a big reason I got my license and joined RE/MAX Gold. Now my boyfriend of four years, and fellow Realtor, Peter Klavins, gets to experience all of that competitive energy firsthand.

Are there any charities or organizations you support?

I try to give back by supporting client fundraisers and local events, whether that's a school auction, animal rescue drive, or holiday toy collection. It's one of my favorite parts of being connected to the community. I also attend and donate to Bayside Church, and I'd love to

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start getting more involved in their programs.

What are your hobbies and interests outside of the business?

I love staying active. Cycle, boxing, Pilates, running, and dance classes are my favorites. I also love music; I play piano and just bought a DJ board to start learning how to mix.

In closing is there anything else you would to share?

I'm originally from Fairfield, CA, and moved to the Sacramento region about four years ago. I'm so grateful to be part of such a supportive real estate community and to be recognized among so many talented professionals.

I'm just really grateful for my clients, my colleagues, and the people who've supported me along the way. I'm excited to keep growing, learning, and strengthening my roots here in the Sacramento region.





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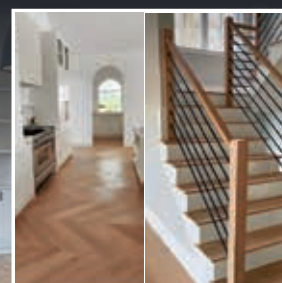
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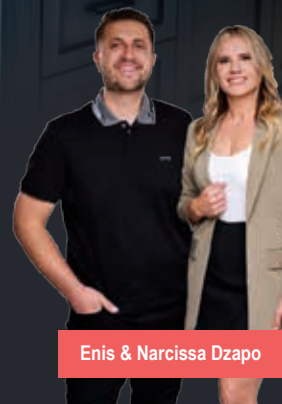
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Leo's decades-long career in the mortgage industry has been inspired by his commitment to people. As a mortgage advisor, Leo's goal has always centered around "forging meaningful relationships with his clients, becoming a trusted mortgage advisor and even their friend." Since 1993, he's done just that, guiding aspiring homeowners as they navigate the ever-changing landscape of the housing market and the various economic seasons at play.

He has spent nearly 20 years in wholesale, supporting hundreds of mortgage brokers, and managing large teams of Account Executives throughout Northern California. At this time, his wholesale personal production has exceeded more than \$4 billion. This experience has helped him transition back to being a loan originator.

A pillar in the lending community and stalwart in Sactown's business scene, Leo has been a longtime member of the California Association of Mortgage Professionals (CAMP) since 2005. His energy and love of the industry soon caught the attention of his peers, who voted him a board member for the Greater Sacramento Chapter in 2007. Leo then went on to become the president of that Sacramento chapter and served four terms as president. In 2017, he was named vice president of the California Association of Mortgage Professionals at the state level, a distinct honor and achievement.

Early 2019, Leo stepped into the next phase of his career as a founding partner of Empire Home Loans alongside Anthony Lombardo and Julie Yarborough. Combined, the trio has an impressive 75 years of industry experience and is taking the independent lender channel by storm. As Vice President of the rapidly growing brokerage, Leo is motivated by the return to his roots as a mortgage broker. "I've spent the last 20 years educating and supporting others, so I felt it was time for me to jump back into originating so that I can give my clients more personal attention." Teaming up with Julie Yarborough and Anthony Lombardo to build Empire Home Loans has made the decision to return to loan origination an easy one for Leo. What started as a crazy idea among three friends in Sacramento is now an award-winning independent mortgage brokerage with offices from sea to shining sea.

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CHAZ

HALBERT



BY CHRIS MENEZES
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ALL ABOUT THE RIDE

For Chaz Halbert, life has always been about the ride. Whether it's on a mountain bike, in business, or in life, he's learned that the only way forward is to keep pedaling—steady, focused, and with purpose.

Before real estate, Chaz spent seven years working for his dad's commercial construction company, starting in the field and working his way up to project manager. Over time, he was entrusted with major accounts and operations—responsibilities that pushed him to grow quickly. “My dad trusted me when I probably wasn't ready,” Chaz says. “I made plenty of mistakes, but he always held me to a high standard.”

Those years taught Chaz how to manage people, earn respect through hard work, and build lasting professional relationships. “My dad showed me what it means to be professional, ethical, and to always do the right thing, no matter the cost,” he says. “The relationship is always more important than the bottom line.”

But long before blueprints and business plans, there were bikes and dirt tracks. From a young age, Chaz was hooked on racing. He and his then-girlfriend, now wife, Sofie, spent their twenties traveling up and down the West Coast chasing races and results, often sleeping in a borrowed van because hotels weren't in the budget. “We had sponsors and some success, but I wasn't quite good enough to make it as a pro,” he says. “Still, I built friendships that have lasted a lifetime.”



Photo by Amanda Pope Co



That same drive would resurface years later—this time in real estate.

In May 2020, with a newborn at home and the world turned upside down by COVID, Chaz knew he needed a change. “My daughter was only three months old, and both my wife and I had to work full time just to make ends meet,” he recalls. “It hit me that something had to give.” A dinner with a friend studying for his real estate license sparked something in him. Within days, Chaz decided to do the same.

He had no idea where to start—but he knew exactly who to turn to. His dear friend and REALTOR®, Stephanie Ward, had helped him and Sofie buy their first home and became a trusted mentor. “I didn’t think we could afford it, but she believed in us,” he says. “She made the process easy and cared so much. That stuck with me.” When he told her he wanted to get into real estate, she agreed to guide him. “She’s the one who got me off the fence. That was the beginning of everything.”

With testing sites closing daily, getting licensed became its own endurance event. Chaz refreshed the DRE website almost hourly until finally landing an exam date in November 2020. He passed, earned his license, and closed his first deal the very next day—beating out 21 competing offers.

The momentum hasn’t stopped since. As a solo REALTOR®, Chaz closed 32 transactions totaling \$22 million in sales volume in 2024 alone. But for him, success isn’t about the numbers. “A lot of people think real estate is a sales job. I don’t. It’s a service industry,” he says. “I spend more time talking people out of buying homes than into them.”

In 2025, he launched Trailhead Real Estate — transforming



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his solo efforts into a team where that same spirit of service could multiply, creating something more personal, more transparent, and more connected to community.

That integrity, paired with his construction background, gives clients confidence. He walks them through home systems, budgets for repairs, and brings transparency to every step. When it comes to listings, Sofie adds her own touch—staging occupied homes with carefully curated décor she keeps on hand for clients. “I joke that it looks like we robbed HomeGoods,” he laughs. “But it makes a huge difference for our sellers.”

Outside of work, Chaz still finds clarity on two wheels. He trains eight to twelve hours a week, racing 15–20 times a year on both road and mountain bikes, with a long-term goal of winning a national championship in his age group. “It’s incredibly challenging to balance with work and family,” he says. “But it keeps me grounded. The discipline and suffering—it spills over into everything else. Doing hard things is good. It’s a choice you make every day.”

That mindset defines how Chaz shows up—as a husband, a father of two, and a business owner. Through it all, faith remains his compass. Every morning, before the rest of the house wakes, Chaz takes time to reflect, read, and pray for strength. “I just want to leave this world better than I found it—to be remembered as someone who loved his family, cared for others, and worked incredibly hard.”

Because for Chaz, success isn’t reaching the top—it’s having the courage to keep climbing.



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